

### **Medical, Dental, & Vision Coverage for Your Dependent Children over age 20**

The general rule for dependent eligibility for medical, dental, and vision benefits is that your “child” must (1) be unmarried; (2) be under age 20; (3) primarily reside with you in a regular parent/child relationship (or living at school while a full-time student); and (4) be able to be claimed as dependents on your Federal income tax return. Medical coverage may be extended up to age 25 for full-time students at accredited institutions, and may also be extended for dependents that became totally and permanently disabled before age 20.

For a student to maintain coverage after age 20, an official letter from the educational institution stating that the student is enrolled full-time and that the college or university is accredited must be submitted to the Plan Administrator (BCBS-SC, BCBS-GA). In order to continue to qualify for health choice benefits, the student’s status must be re-certified with his/her respective Plan Administrator annually. If a student has a break longer than one term (fall, spring, or summer), the dependent is no longer eligible for coverage and should be removed from coverage.

To remove the dependent from coverage, a Health Care Programs Enrollment/Change form (OSR 5-200) should be submitted to WSRC Benefits Administration, 730-1B within 60 days of becoming ineligible. If a dependent becomes ineligible and you have not notified WSRC Benefits Administration within 60 days after the qualifying event has occurred, then (1) your ineligible dependent will be removed retroactively from your coverage once the dependent’s ineligibility is known, (2) you will not be refunded any premium contributions, and (3) any claims paid after the dependents became ineligible will be recovered by the Claims Administrator and/or the WSRC Team. Your child will be eligible to continue benefits coverage under COBRA if WSRC Benefits Administration is notified within 60 days of the event that made them ineligible.

If your dependent meets the eligibility requirements for student status, you may want to establish a date within one year from the last submission that will remind you to re-submit the verification of student status. For example it may be that the start of the school term or the dependent’s birthday would be a good date to select to help you remember to re-certify. Getting your annual re-certification in before it expires will avoid any unnecessary interruptions or delays in obtaining medical goods or services for your dependent child. When submitting certification of student status to a Plan Administrator, the name and Social Security number of the employee/retiree that is carrying the coverage of the dependent should always be included. Certification of student status should be submitted as follows:

For coverage of:	Prime, Standard, and Basic Medical Prime and Standard Dental
Submit to:	Blue Cross Blue Shield of South Carolina P.O. Box 100300 Columbia, South Carolina 29202
For coverage of:	Blue Choice HMO

Submit to: Blue Cross Blue Shield of South Carolina  
P.O. Box 7368  
Columbus, GA 31908  
Attn. Membership

For more information about dependent eligibility and your benefits, consult the applicable section of your WSRC Team Benefits Handbook. The Benefits Handbook can also be found in Shrine in the “Benefits” section of the “Human Resource” Home Page.